

A METHOD AND SYSTEM FOR MANAGING PORTFOLIO ACCOUNTS

Abstract

5 The present invention is a method and system for managing portfolio products
that is low cost, easy to use and ideal for smaller accounts. The present invention is a
turn-key, private label money management system, acting as an electronic interface
between an individual or a small financial institution and an individual investment
10 account. The present invention bundles custody, portfolio management and statement
reporting in a seamless “private label” system, allowing small financial institutions to
provide to their clients with investment management services. The present invention
automates account management and custody with one custodial partner over an
Internet delivery system, allowing individuals and financial institutions investment
15 management services at costs considerably lower than those available through
individually managed portfolios. The present invention also provides individual
investor risk assessment, including advice directed to portfolios meeting certain
investment needs. Furthermore, the invention provides access to investment related
educational software.